

In re:
Gladys Grace Liad Villacorta
Debtor

Case No. 24-13211-NB
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0973-2

User: admin

Page 1 of 2

Date Rcvd: Apr 10, 2025

Form ID: 318a

Total Noticed: 16

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 12, 2025:

| Recip ID | Recipient Name and Address |
|----------|---|
| db | Gladys Grace Liad Villacorta, 5421 Thornburn St, Los Angeles, CA 90045-2224 |

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|----------|--|----------------------|--|
| smg | EDI: EDD.COM | Apr 11 2025 05:53:00 | Employment Development Dept., Bankruptcy Group MIC 92E, P.O. Box 826880, Sacramento, CA 94280-0001 |
| smg | EDI: CALTAX.COM | Apr 11 2025 05:53:00 | Franchise Tax Board, Bankruptcy Section MS: A-340, P.O. Box 2952, Sacramento, CA 95812-2952 |
| smg | Email/Text: finance.bankruptcy@lacity.org | Apr 11 2025 01:59:00 | Los Angeles City Clerk, P.O. Box 53200, Los Angeles, CA 90053-0200 |
| 41946180 | EDI: CAPITALONE.COM | Apr 11 2025 05:53:00 | CAPITAL ONE, PO Box 31293, Salt Lake City, UT 84131-0293 |
| 41946181 | EDI: JPMORGANCHASE | Apr 11 2025 05:53:00 | CHASE CARD SERVICES, PO Box 15298, Wilmington, DE 19850-5298 |
| 41946183 | + EDI: CITICORP | Apr 11 2025 05:53:00 | CITICARDS CBNA, PO BOX 6190, SIOUX FALLS, SD 57117-6190 |
| 41946182 | + EDI: CITICORP | Apr 11 2025 05:53:00 | CITICARDS CBNA, PO BOX 6241, SIOUX FALLS, SD 57117-6241 |
| 42082916 | EDI: CAPITALONE.COM | Apr 11 2025 05:53:00 | Capital One N.A., by AIS InfoSource LP as agent, PO Box 71083, Charlotte, NC 28272-1083 |
| 42084809 | EDI: CITICORP | Apr 11 2025 05:53:00 | Citibank N.A., Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027 |
| 42093420 | + Email/Text: JPMCBKnotices@nationalbankruptcy.com | Apr 11 2025 01:59:00 | JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013 |
| 41946184 | + EDI: NFCU.COM | Apr 11 2025 05:53:00 | NAVY FEDERAL CREDIT UNION, PO BOX 3700, MERRIFIELD, VA 22119-3700 |
| 42113445 | + EDI: NFCU.COM | Apr 11 2025 05:53:00 | Navy Federal Credit Union, P.O. Box 3000, Merrifield, VA 22119-3000 |
| 41946185 | + EDI: SYNC | Apr 11 2025 05:53:00 | SYNCB/VENMO, PO BOX 965015, ORLANDO, FL 32896-5015 |
| 42161743 | EDI: AISACG.COM | Apr 11 2025 05:53:00 | Synchrony Bank, by AIS InfoSource LP as agent, PO Box 4457, Houston, TX 77210-4457 |
| 42072090 | Email/Text: EDBKNotices@ecmc.org | Apr 11 2025 01:59:00 | US Department of Education, PO Box 16448, Saint Paul MN 55116-0448 |

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 12, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 10, 2025 at the address(es) listed below:

| Name | Email Address |
|----------------------------|--|
| Benjamin Heston | on behalf of Debtor Gladys Grace Liad Villacorta bhestonecf@gmail.com benheston@recap.email,NexusBankruptcy@jubileebk.net |
| Heide Kurtz (TR) | trustee@hkurtzco.com C169@ecfbis.com |
| United States Trustee (LA) | ustpregion16.la.ecf@usdoj.gov |

TOTAL: 3

Information to identify the case:

Debtor 1 Gladys Grace Liad Villacorta
First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-5024

EIN --

Debtor 2
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court Central District of California

Case number: 2:24-bk-13211-NB

Order of Discharge – Chapter 7

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Gladys Grace Liad Villacorta

[include all names used by each debtor, including trade names, within
the 8 years prior to the filing of the petition]

Debtor 1 Discharge Date: 4/10/25

Dated: 4/10/25

By the court: Neil W. Bason
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

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For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.